

REMARKS

In the Office Action, the Examiner rejected claim 62 under 35 U.S.C. §101; rejected claims 1, 4-12, 14-18, 21-25, 42-47, 56 and 62 under 35 U.S.C. §102(b); and rejected claims 2, 3, 13, 19, 20 and 38 under 35 U.S.C. §103(a). These objections and rejections are fully traversed below.

Claims 1, 8, 21, 43, 56 and 62 have been amended to further clarify the subject matter regarded as the invention. Claim 7 has been cancelled from the application without prejudice or disclaimer. Claims 1-6, 8, 9 and 11-62 remain pending, though claims 26-37, 39-41, 48-55 and 57-61 are withdrawn. Reconsideration of the application is respectfully requested based on the following remarks.

CLAIM OBJECTIONS

In the Office Action, the Examiner objected to claims 8 and 22 for not further limiting the subject matter of previous claims. Applicants respectfully disagree. Claim 8 has been amended to more clearly recite the additional limitation(s) contained therein. Claim 23 has not been amended since it clearly further limits claim 22 by specifying that the user is a parent and that the recipient is a child of the parent. Accordingly, it is respectfully requested that the Examiner withdraw the objections to claims 8 and 22.

REJECTION OF CLAIMS 1 AND 56 UNDER 35 U.S.C. §101

In the Office Action, the Examiner rejected claims 1 and 56 under 35 U.S.C. §101 alleging that this claim is directed towards non-statutory subject matter. Claims 2-9, 11-25, 38 and 42-47 were also rejected as depending from claim 1. Applicants respectfully disagree.

The nature of the method claims 1 and 56 is sufficiently tangible, physical and/or functional to satisfy the requirements of 35 U.S.C. §101. Nevertheless, to expedite prosecution of this application, Applicants have amended claims 1 and 56 to recite that they are performed by at least one server, thereby further

clarifying the tangible nature of these claims. Therefore, it is submitted that claims 1 and 56 satisfy the requirements of 35 U.S.C. §101. Accordingly, it is respectfully requested that the Examiner withdraw the rejection to claims 1 and 56 under 35 U.S.C. §101.

REJECTION OF CLAIM 1 UNDER 35 USC 112, FIRST PARAGRAPH

In the Office Action, the Examiner rejected claim 1 under 35 U.S.C. §112, first paragraph, as failing to comply with the written description requirement. Applicants respectfully disagree. With respect to claim 1, the Examiner appears to assert that the specification does not disclose using an allowance increment to purchase store credit which is placed in a recipient account. Claim 1 has been amended to obviate this rejection, thereby expediting prosecution. Hence, it is respectfully requested that the Examiner withdraw the rejection to claim 1 under 35 U.S.C. §112, first paragraph.

REJECTION OF CLAIMS 1, 7, 21, 56 AND 62 UNDER 35 USC 112, SECOND PARAGRAPH

In the Office Action, the Examiner rejected claims 1, 7, 21, 56 and 62 under 35 U.S.C. §112, second paragraph, as being indefinite. Applicants respectfully disagree.

With respect to claims 1, 7, 56 and 62, the Examiner appears to assert that “periodically” or “periodic basis” are somehow unclear. There is no basis to find these terms unclear. One skilled in the art would clearly understand that an allowance would be periodically transmitted to a recipient account. For example, the allowance might be monthly, and thus the allowance would be transmitted monthly. In this example then, the “period” is a month. It is respectfully requested that the Examiner reconsider and withdraw the rejection to claims 1, 7, 56 and 62 under 35 U.S.C. §112, second paragraph.

With respect to claim 21, the Examiner appears to assert that this claim is unclear. Although Applicants do not find the claim in any way unclear, claim 21

has been amended to further clarify the subject matter regarded as the invention. Therefore, it is respectfully requested that the Examiner reconsider and withdraw the rejection to claim 21 under 35 U.S.C. §112, second paragraph.

PATENTABILITY OF CLAIMED INVENTION

In the Office Action, the Examiner rejected claims 1, 4-9, 11, 12, 14-18, 21-25, 42-47, 56 and 62 under 35 U.S.C. §102(b) as being anticipated by Fleming, U.S. Patent 5,953,710; rejected claims 2, 3, 19, 20 and 38 under 35 U.S.C. §103(a) as being unpatentable over Fleming in view of Herman, PCT Intl. Publication WO/0043852; and rejected claim 13 under 35 U.S.C. §103(a) as being unpatentable over Fleming in view of Maritzen et al., U.S. Patent Pub. 2002/0095386. These rejections are fully traversed below.

Fleming describes credit or debit card systems for children. The credit or debit card systems "allow the available credit to be determined by someone other than the card issuer and that allow a limit to be set on the number of expenditures that can be made." See Abstract.

In contrast, claim 1 pertains to a method for transferring an amount of money to a recipient account associated with a recipient. The money amount is then available for use by a recipient for purchase of goods over a network. On pages 7-9 of the Office Action, the Examiner references col. 10, lines 10-47 and col. 14, lines 45-50 of Fleming as being relevant. However, such portion of Fleming pertains to processing of a parent request to increase a child's available credit. In doing so, Fleming at column 10, lines 43-45, indicates that a bank accounts database 22 can be updated to record in the requested increase in a child's available credit. *Increasing or providing credit to a child by a parent as in Fleming is not a transfer of money to a recipient for use in purchasing goods over a network.* Hence, unlike Fleming, claim 1 concerns transferring an amount of money to a recipient account to allow for the recipient to utilize the money in a purchase goods over a network.

More particular, among other things, claim 1 recites:

- (a) receiving an allowance request from a user indicating a request to set up an allowance for a recipient, the allowance representing an amount of money being made available by the user to the recipient for purchase of one or more items over the network; and
- (b) receiving an allowance increment or selection of an allowance increment, the allowance increment indicating an amount of money to be transferred to the recipient account on a periodic basis.

Accordingly, the method of claim 1 receives an allowance request from a user. The allowance represents an amount of money being made available by the user to the recipient for the purchase of one or more items over the network. As previously noted, Fleming is concerned with credit or debit transactions. More particularly, the allowances discussed at col. 14, lines 45-60 of Fleming merely concern increases to a child's credit. Therefore, Fleming fails to teach or suggest the allowance request recited in claim 1.

In addition to the allowance request, the method of claim 1 also receives an allowance increment or selection of an allowance increment. The allowance increment indicates "an amount of money to be transferred to the recipient account on a periodic basis." On page 7 of the Office Action, the Examiner references column 14, lines 45-57 of Fleming as being relevant to the allowance increment. However, column 14, lines 45-57 of Fleming only concern allowances that operate to increase a child's available credit. Namely, Fleming states: "Allowances may be provided by a parent regularly requesting an increase in a child's available credit in the amount of the child's allowance." As a result, Fleming also fails to teach or suggest the allowance increment recited in claim 1 which indicates "an amount of money to be transferred to the recipient account on a periodic basis."

In the Office Action, the Examiner notes that the "recitation of 'for use by the recipient for purchase of goods over a network' has not been given patentable weight because the recitation occurs in the preamble." Office Action,

page 8. While the preamble of claim 1 does recite "for use by the recipient for purchase of goods over a network", it should also be noted that claim 1 additionally recites (in the body of the claim) that "the allowance representing an amount of money being made available by the user to the recipient for purchase of one or more items over the network...." As a consequence, claim 1 is specifically concerned with an allowance that represents an amount of money that a recipient can utilize to purchase one or more items over a network. Hence, it is submitted that the Examiner is required to give the above-noted claim language patentable weight. Claim 1 is, therefore, further patentably distinct from Fleming because Fleming does not teach or suggest using an allowance of an amount of money for the purpose of purchasing one or more items over a network.

Still further, claim 1 recites:

(c) periodically initiating transfer of money into the recipient account in accordance with the allowance request and the allowance increment, wherein the transfer of the money periodically in the amount of the allowance increment is achieved by transferring the amount of the allowance increment from a credit card associated with the user to the recipient account, whereby the recipient account is credited with the amount of the allowance increment....

The credit increases of Fleming are also unable to teach or suggest the periodic transfer of money in accordance with an allowance increment from a credit card to a recipient account, whereby the recipient account is credited with the amount transferred. Thereafter, as noted above, the money that has been transferred into the recipient account can be used by the recipient for purchase of goods over a network. On page 7 of the Office Action, the Examiner again relies on Fleming, col. 10, lines 10-47 and col. 14, lines 45-50. Fleming, however, is concerned with increasing a child's credit limit on a credit card, which is not a transfer of money as specifically recited in element (c) of claim 1. Further, since the language of element (c) has been altered, the Examiner's comments on

alleged “nonfunctional descriptive material” are moot. However, for the record, Applicants submit that nothing recited in claim 1 is eligible to be ignored by the Examiner. For example, nothing recited in element (c) can reasonable be asserted to pertain to nonfunctional descriptive material.

Accordingly, for at least the reasons noted above, it is respectfully submitted that claim 1 is patentably distinct from Fleming. In addition, claim 62 pertains to a computer readable medium that includes computer program code that can operate similar to the method discussed above regarding claim 1. As such, for at least reasons similar to some of those noted above with respect to claim 1, it is submitted that claim 62 is also patentably distinct from Fleming.

Claim 56 pertains to a method for facilitating the transfer of money to one or more recipient accounts associated with one or more recipients. The money amount is then available for use by recipients for purchase of goods over a network. As previously noted, Fleming pertains to processing of a parent request to increase a child's available credit. Increasing or providing credit to a child by a parent as described in Fleming is not a transfer of money to a recipient for use in purchasing goods over a network

More particular, among other things, claim 56 recites:

- maintaining a list of one or more recipient accounts, each of the recipient accounts having an associated allowance increment indicating an amount of money to be transferred to the recipient account on a periodic basis;

- automatically transferring money in accordance with the allowance increment associated with each of the recipient accounts to the corresponding recipient account on a periodic basis; and

- facilitating purchase by the recipients of one or more items over the network using the money from the allowance increments that have been transferred to the recipient accounts associated with the recipients....

Accordingly, the method of claim 56 maintains a list of recipient accounts that are receiving an allowance in accordance with an allowance increment that indicates an amount of money. As previously noted, Fleming is concerned with credit or debit systems. The allowances discussed at col. 14, lines 45-60 of Fleming merely concern increases to a child's credit. Therefore, Fleming fails to teach or suggest maintaining a list of recipient accounts that are receiving an allowance of money.

In addition, the allowance increment indicates "an amount of money to be transferred to the recipient account on a periodic basis." On pages 12-13 of the Office Action, the Examiner references column 10, lines 11-60 of Fleming. However, such portions of Fleming only concern increases to a child's available credit. As a result, Fleming also fails to teach or suggest any transfer of money in a periodic basis as recited in claim 56.

In the Office Action, the Examiner notes that the "recitation of 'for facilitating the transfer of money to one or more recipient accounts associated with the one or more recipients, the money being made available for use by the recipients for purchase of goods over a network' has not been given patentable weight because the recitation occurs in the preamble." Office Action, page 13. While the preamble of claim 56 does recite "the money being made available for use by the recipients for purchase of goods over a network", it should also be noted that claim 56 further recites "facilitating purchase by the recipients of one or more items over the network using the money from the allowance increments that have been transferred to the recipient accounts associated with the recipients..." As a consequence, claim 56 is also specifically concerned with an allowance that represents an amount of money that a recipient can utilize to purchase one or more items over a network. In contrast, nothing in Fleming is able to teach or suggest using an amount of money transferred to a recipient as an allowance for the purpose of purchasing one or more items over a network.

For at least the reasons noted above, it is respectfully submitted that claim 56 is also patentably distinct from Fleming.

Herman is referenced by the Examiner with respect to claims 2, 3, 19, 20 and 38 for describing a “monthly” allowance. Hence, even if Herman were properly combinable with Fleming, Herman would be unable to overcome the serious deficiencies of Fleming discussed above.

Maritzen et al. is referenced by the Examiner with respect to claim 13 recitation that “an address of the recipient is not stored in association with the recipient account.” Hence, even if Maritzen et al. were properly combinable with Fleming, Maritzen et al. would be unable to overcome the serious deficiencies of Fleming discussed above.

Based on the foregoing, it is submitted that claims 1, 56 and 62 are patentably distinct over the cited art of Fleming, Herman. And/or Maritzen et al. Additional limitations recited in the independent claims or the dependent claims are not further discussed because the limitations discussed above are sufficient to distinguish the claimed invention from the cited art. Accordingly, Applicant believes that all pending claims are allowable and respectfully requests a Notice of Allowance for this application from the Examiner.

SUMMARY

It is submitted that claims 1-6, 8, 9, 11-25, 38, 42-47, 56 and 62 (as well as withdrawn claims 26-37, 39-41, 48-55 and 57-61) are patentably distinct from Fleming, alone or in combination with Herman and/or Maritzen et al. It is submitted that claims 1 and 50 satisfies the requirements of 35 U.S.C. §101. In addition, it is submitted that claim 1 satisfies the requirements of the first paragraph of 35 U.S.C. §112, and that claims 1, 7, 21, 56 and 62 satisfy the requirements of the second paragraph of 35 U.S.C. §112. Reconsideration of the application and an early Notice of Allowance are earnestly solicited.

If there are any issues remaining which the Examiner believes could be resolved through either a Supplemental Response or an Examiner's Amendment,

the Examiner is respectfully requested to contact the undersigned attorney at the telephone number listed below.

Respectfully submitted,

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